

Protect yourself against identity theft



Safety tips from
**Representative
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Rep. Welch

How many times during the day do you purchase something with a credit card, give your telephone number and address over the phone or confirm your Social Security number? Simple transactions can leave you susceptible to identity theft: the use of your personal information to open accounts and run up debt in your name. Consumer groups estimate that as many as 750,000 people a year may be identity theft victims. Please see the tips below for minimizing your risk and managing your personal information.

Be skeptical. Never volunteer your personal information to someone who calls unless you are POSITIVE that the interest is legitimate. Don't be tricked into providing your Social Security number or credit card number. If they want to "confirm" it, let them read it to you first.

Opt out. Before you provide personal information, find out how it will be used and if it will be shared. Ask if you may opt to keep your information confidential.

Watch the mail. A missed credit card bill might mean that an identity theft has already usurped your credit account and has changed the billing address to prevent detection.

Guard your SSN. Use your Social Security number only when absolutely necessary. Ask to use a different identifier if possible.

Check your credit. Order a copy of your credit report every year from the three credit reporting agencies listed on the back of this card. Verify that the report is accurate and includes only the activities you have authorized.

Shred it. Dispose of charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards and credit offers in a manner that will prevent theft.

Travel light. Minimize the number of identification cards you carry to the bare essentials. If your wallet is stolen, there will be less information for a thief to use. It's also a good idea to make copies of the front and back of every item you carry in your wallet. Store the copies in a safe place.

Information stolen? *Act now!*

The Federal Trade Commission recommends that you take the following steps if your information is stolen.

- File a police report immediately, and keep a copy in case your bank, credit card company or insurance company needs proof of the crime.
- Cancel each credit card and get new cards with new account numbers.
- Call the Social Security Fraud Line: 800-269-0271.
- Call the fraud departments of the three credit reporting agencies listed below, and ask them to put a fraud alert on your account. Also add a victim's statement to your file so that creditors will contact you before opening new accounts in your name.

Equifax, Inc.

Options
PO Box 740123
Atlanta, GA 30374-0123
800-525-6285

Experian

Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013
888-397-3742

Trans Union

Marketing List Opt Out
PO Box 97328
Jackson, MS 39288-7328
800-680-7289

- Ask the credit bureaus for copies of your credit reports and verify them for accuracy. Check them again in a few months.
- If your wallet contained bank account information, ATM cards or checks report the loss to your bank. Cancel checking and savings accounts and put stop payments on outstanding checks.
- Report your missing driver's license to the department of motor vehicles.
- Change the locks on your home and car if your keys were taken. Don't give a thief access to even more personal property and information.

If you've been a victim of identity theft contact the

FTC Identity Theft Hotline

1-877-ID-THEFT

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

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